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UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE

In Re: Candace Nicole Benson

Chapter 13

Case No. _

Debtor.

Chapter 13 Plan

Address: Debtor 281 Bickford Avenue #403, Memphis, TN 38107

Plan Payment:

Debtor Shall Pay: \$272.00 Every Two Weeks By: ☐ Direct Pay _____
 Or by: ☒ Payroll Deduction Smooth Living, 1263 Winchester Road, Memphis, TN 38116

1. This Plan [Rule 3015.1 Notice]:

- (A) Contains a Non-standard Provision [See provision 19]. (X) Yes ☐ No
 (B) Limits the Amount of a Secured Claim Based on a Valuation of the Collateral for the Claim ☐ Yes (X) No
 [See provisions 7 and 8].
 (C) Avoids a Security Interest or Lien. [See provision 12]. ☐ Yes (x) No

2. Administrative Expenses: Pay Filing Fee and Debtor Attorney's Fee Pursuant to Confirmation Order.

3. Auto Insurance: ☐ Included in Plan Or (x) Not Included in Plan if proof provided by Debtor

4. Domestic Support Paid By: ☐ Debtor Directly ☐ Wage Assignment ☐ Trustee To: Monthly Pmt.
 ongoing payment begins _____

Approximate arrearage _____

ongoing payment begins _____

Approximate arrearage _____

5. Priority Claims:

Tennessee Department of Correcitons (Restitution) Amount \$4,297.38 Monthly Pmt.
\$185.00

Amount _____

6. Home Mortgage Claims: ☐ Paid Directly by Debtor or ☐ Paid by Trustee To: Monthly Pmt.

ongoing payment begins _____

Approximate arrearage _____ Interest _____

ongoing payment begins _____

Approximate arrearage _____ Interest _____

7. Secured Claims [Retain Lien 11 U.S.C. §1325 (a)(5)]: Collateral Value Interest Rate Monthly Pmnt.

8. Secured Automobile Claims for Debt Incurred Within 910 Days of Filing, and Other Secured Claims for Debt Incurred Within One Year of Filing [Retain Lien 11 U.S.C. §1325 (a)(5)]:

	Collateral Value	Interest Rate	Monthly Pmnt.

9. Secured Claims for Which Collateral Will Be Surrendered; Stay Is Terminated Upon Confirmation for the Limited Purpose of Gaining Possession and Commercially Reasonable Disposal of Collateral:

	Collateral
	Collateral

10. Special Class Unsecured Claims:

	Collateral Value	Interest Rate	Monthly Pmnt.
Brickford Square apartments	\$2,246.50	0.00%	\$38.00
Shelby County General Sessions Court	\$855.00	0.00%	\$15.00

11. Student Loan Claims and Other Long Term Claims:

US Dept Ed	() Not Provided For	(x) General Unsecured Creditor
	() Not Provided For	() General Unsecured Creditor

12. The Judicial Liens or Non-possessory, Non-purchase Money Security Interests Held by the Following Creditors Are Avoided to the Extent Allowable Pursuant to 11 U.S.C. §522(f):

13. Absent a Specific Court Order Otherwise, All Timely Filed Claims, Other than Those Specifically Provided for Above, Shall Be Paid as General Unsecured Claims.

14. Estimated Total General Unsecured Claims: _____.

15. The Percentage to Be Paid to Non-priority, General Unsecured Claims Is: () _____ ;
Or (X) Trustee Shall Determine the Percentage to Be Paid after Passage of Final Bar Date.

16. This Plan Assumes or Rejects Executory Contracts:

	() Assume	() Reject
	() Assume	() Reject

17. Completion: Plan shall be completed upon payment of the above, approximately 60 months.

18. Failure to Timely File a Written Objection to Confirmation Shall Be Deemed Acceptance of Plan.

19. Non-standard Provisions:

For the purposes of provision 8, all collateral will be assumed to have exceeded the time limits set forth in the hanging paragraph following § 1325(a)(9), unless the debtor is in possession of the original contract.

Any Non-standard Provision Stated Elsewhere Is Void.

20. Certification: This Plan Contains No Non-standard Provisions Except Those Stated in Provision 19.

/s/ Marcelle Z. Nia Date April 16, 2019
Debtor's Attorney's Signature